

Information to identify the case:

Debtor 1	<u>John T. Marcellus Jr.</u>	Social Security number or ITIN	xxx-xx-7985
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jessica L. Marcellus</u>	Social Security number or ITIN	xxx-xx-3606
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-28350-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John T. Marcellus Jr.

Jessica L. Marcellus

12/8/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John T. Marcellus, Jr.
Jessica L. Marcellus
Debtors

Case No. 17-28350-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Dec 08, 2022

Form ID: 3180W

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John T. Marcellus, Jr., Jessica L. Marcellus, 56 Stonemill Way, Swedesboro, NJ 08085-1861
cr	+ The Money Source, Inc., P.O. Box 340514, Tampa, FL 33694-0514
517126792	+++ Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
517058585	+ Gloucester County Special Civil Part, 1 N Broad St, Woodbury, NJ 08096-4602
517256061	+++ Icon Equities LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
519668449	+ Navient Solutions, LLC. on behalf of, ECMC, PO BOX 16408, St Paul, MN 55116-0408
517058589	Ocwen Loan Servicing, 1661 Washington Road, Suite 100, West Palm Beach, FL 33414
517058590	+ Prosper Marketplace Inc, 101 2nd St Fl 15, San Francisco, CA 94105-3672
517260424	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
517058592	Sunterra Financial Srv, Inc, Attn: Bankruptcy, 3865 W Cheyenne Ave, Las Vegas, NV 89135

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 08 2022 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 08 2022 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Dec 08 2022 20:37:00	HSBC Bank USA, N.A., Robertson, Anschutz & Schneid P.L., 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
517074653	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 08 2022 20:37:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517058568	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 08 2022 20:37:00	American Honda Finance, Po Box 168088, Irving, TX 75016
517058570	Email/Text: collectors@arresourcesinc.com	Dec 08 2022 20:37:00	Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422
517058571	+ EDI: CAPITALONE.COM	Dec 09 2022 01:38:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517196770	Email/PDF: bncnotices@becket-lee.com	Dec 08 2022 20:52:12	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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Total Noticed: 50

517058574	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 08 2022 20:52:21	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517058577	+ EDI: CITICORP.COM	Dec 09 2022 01:38:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517058578	+ EDI: CITICORP.COM	Dec 09 2022 01:38:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517058581	+ EDI: WFNNB.COM	Dec 09 2022 01:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517058580	+ EDI: WFNNB.COM	Dec 09 2022 01:38:00	Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
517145842	EDI: CRFRSTNA.COM	Dec 09 2022 01:38:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517058583	+ EDI: CRFRSTNA.COM	Dec 09 2022 01:38:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
517058584	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 08 2022 20:52:17	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517199842	Email/Text: ECMCBKNotices@ecmc.org	Dec 08 2022 20:37:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
517577875	Email/Text: flyersprod.inbound@axisai.com	Dec 08 2022 20:37:00	First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517577876	+ Email/Text: flyersprod.inbound@axisai.com	Dec 08 2022 20:37:00	First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services 92619-2708
517058575	EDI: JPMORGANCHASE	Dec 09 2022 01:38:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517058586	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 08 2022 20:37:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517216156	Email/PDF: resurgentbknotifications@resurgent.com	Dec 08 2022 20:52:18	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517058587	+ Email/Text: bk@lendingclub.com	Dec 08 2022 20:37:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517216080	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 08 2022 20:52:16	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517058588	Email/Text: paula.tilley@nrsagency.com	Dec 08 2022 20:37:00	Natiowide Recovery Service, Po Box 8005, Cleveland, TN 37320
517259638	EDI: LCIPHHRMGT	Dec 09 2022 01:38:00	Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
517180948	EDI: PRA.COM	Dec 09 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517248611	EDI: Q3G.COM	Dec 09 2022 01:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517260424	^ MEBN	Dec 08 2022 20:36:23	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
517059254	+ EDI: RMSC.COM		

District/off: 0312-1

User: admin

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Total Noticed: 50

		Dec 09 2022 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517058593	+ EDI: RMSC.COM		
		Dec 09 2022 01:38:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517058594	+ EDI: RMSC.COM		
		Dec 09 2022 01:38:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517058595	+ EDI: RMSC.COM		
		Dec 09 2022 01:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517058596	+ EDI: RMSC.COM		
		Dec 09 2022 01:38:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517260166	+ Email/Text: bncmail@w-legal.com		
		Dec 08 2022 20:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517058597	+ EDI: WTRRN BANK.COM		
		Dec 09 2022 01:38:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
519321082	+ Email/Text: BK@servicingdivision.com		
		Dec 08 2022 20:37:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
519321083	+ Email/Text: BK@servicingdivision.com		
		Dec 08 2022 20:37:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450, The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
517058598	+ EDI: WTRRN BANK.COM		
		Dec 09 2022 01:38:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
517058599	+ EDI: WFFC2		
		Dec 09 2022 01:38:00	Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557
517117634	EDI: WFFC2		
		Dec 09 2022 01:38:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517058569	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance, Po Box 168088, Irving, TX 75016
517058572	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517058573	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517058579	*+	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517058582	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517058576	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517213736	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
519677980	*+	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
517058591	##+	Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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Date Rcvd: Dec 08, 2022

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2022 at the address(es) listed below:

Name	Email Address
Amani Sahar Abdellah	on behalf of Creditor Hidden Creek Estates Community Association Inc. aabdellah@hillwallack.com
Brad J. Sadek	on behalf of Joint Debtor Jessica L. Marcellus bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Brad J. Sadek	on behalf of Debtor John T. Marcellus Jr. bradsadek@gmail.com, bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Brian E Caine	on behalf of Creditor First Guaranty Mortgage Corporation bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor First Guaranty Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor HSBC Bank USA N.A. hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin M. Buttery	on behalf of Creditor HSBC Bank USA N.A. kbuttery@moodklaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12